

[] AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re: Keyokie Lashay Ayers
Debtor(s)

Case No. 19-27963-K
Chapter 13

CHAPTER 13 PLAN

Address: 1593 Pope St.

Memphis, TN 38108

Plan Payment: Debtor shall pay \$393.00 per every two weeks beginning October 11, 2019, by:

Payroll Deduction: Stepherson's Inc.

Attn: Payroll

5150 American Way

Memphis, TN 38115

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] () YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provision #7 and #8] (X) YES () NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] () YES (X) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: **(X) Not Included in Plan**; Debtor to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: N/A

5. PRIORITY CLAIMS: N/A

6. HOME MORTGAGE CLAIMS: N/A

7. SECURED CLAIMS: N/A

[Retain lien pursuant to Title 11 section 1325(a)(5)] Value of Collateral: Rate of Interest: Monthly Plan Payment:

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING: N/A

[Retain lien pursuant to Title 11 section 1325(a)] Value of Collateral: Rate of Interest: Monthly Plan Payment:

Westlake (protect co-debtor:1301) 18600.00 24.99% \$560.00

9. SECURED DEBTS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL: N/A

10. SPECIAL CLASS UNSECURED CLAIMS:

City Court Clerk: \$6091.44

\$105.00 monthly

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM DEBT CLAIMS:

U.S. Dept. Of Education: To be paid as General Unsecured Creditor.

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON- PURCHASE MONEY SECURITY INTEREST(S) HELD BY

THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f): N/A

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$20,576.98

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIM IS:
(X) Trustee to set % to be paid to general unsecured creditors after the passing of the final bar date.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS: N/A

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF THE PLAN.

19. NON-STANDARD PROVISION: N/A

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Holly W. Schumpert
Debtor's Attorney

DATE: October 3, 2019